

SQUARETRADE KEY FACTS

Some important facts about your policy are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

INSURER AND ADMINISTRATOR DETAILS

This insurance is administered by SquareTrade Limited, Registered in England No. 7165194. Registered Address: Unit 1.02 Enterprise House, 1-2 Hatfields, London, SE1 9PG. SquareTrade Limited is authorised and regulated by the Financial Conduct Authority under registered number 538538.

Your Insurance has been arranged by SquareTrade Limited with UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Your purchase receipt and the certificate of insurance form the contract of insurance between you and the insurer. Please read them and keep them safe.

The insurer will provide the cover shown in the policy document during the period of cover. The provision of cover is conditional upon you observing and fulfilling the terms, provisions and conditions set out within the policy.

POLICY DURATION

Your policy is valid for 12, 24, 36, 48 or 60 months depending on the option selected and confirmed on your insurance certificate.

FEATURES AND BENEFITS

Your policy provides cover against the cost of repair of the insured item or where a repair cannot be completed the cost of the replacement of the Insured Item in the event of breakdown during the period of cover. The breakdown cover provided by your policy commences on the expiry of the manufacturer's warranty period and continues for the period of cover.

Where your certificate of insurance includes cover for accidental damage your policy is extended to provide cover in the event of accidental damage to the insured item during the period of cover.

Examples of accidental damage covered under your policy include drops, spills and liquid damage associated with the handling and use of the insured item. It does not provide protection against theft, loss, reckless or abusive conduct, cosmetic damage, damage that does not affect unit functionality.

SIGNIFICANT AND / OR UNUSUAL EXCLUSIONS (Please read Terms & Conditions for Full List of Exclusions)

Your insured item is not covered for:

- Any claim for accidental damage where your policy does not provide cover for accidental damage;
- Any claim for theft or loss;
- For iPhones and Mobile Phones only, the first £50 of each claim;
- Any cost relating to the recompilation and/or reinstallation and/or retrieval of data; or the loss of stored information including (but not limited to) any data, downloads, videos, music and applications.
- Breakdown or accidental damage caused by:
 - breakdown or damage caused intentionally by you or anyone who lives with you.
 - Exposure of the insured item to weather conditions such as lightning, rain, flood and high winds;
 - Accessories or peripherals beyond those supplied with the insured item when new;
 - Any form of portable external storage media ,such as tapes, CD's and DVD's;
 - Software, programming, or any form of electronic virus;
 - Any modification of the insured item;
- Repair costs for:
 - Work which relates to a manufacturer's recall of the insured item, or any costs covered under the manufacturer's warranty;
 - Disposable/customer replaceable items such as removable batteries, styli, or bulbs (including rear projection TV bulbs);
 - Repairs carried out while the insured item is within the UK by persons not authorised by us.
- Any cost suffered as a result of not being able to use the insured item or any cost other than the repair or replacement cost of the insured item;
- Any claim for damage caused by general wear and tear, scratching or any other type of damage that does not affect how the insured item works, i.e. cosmetic damage;

- Any cost for breakdown or accidental damage caused by your failure to follow the manufacturer's instructions / or installation guide for the use and/or care of the insured item;
- Any cost for routine maintenance, adjustment ,modification, or servicing;
- Servicing, inspecting or cleaning of the insured item; Repairs to televisions due to or arising from:
 - Unusual physical or electrical stress, burned screen or software interface problems;
 - Pixel failure where the location or number does not exceed the manufacturer's acceptable limit;
 - Any damage caused during delivery or installation;
- Breakdown or accidental damage to product(s) with removed or altered serial numbers;
- War, terrorism, act of foreign hostilities (whether war be declared or not), civil commotion, or contamination by nuclear radiation.

LIMITATIONS TO YOUR POLICY

- The insurance must have been purchased at the same time as the insured item or within **60 days of purchase of the insured item.**
- Items described as 'used' or 'second-hand' unless you have purchased the insured item and the benefit of the policy has been transferred to you;
- You must be over 18 years of age to take out this insurance cover.;
- You must be a UK resident.;
- You must provide proof of purchase of the insured item in the event of a claim, such as a purchase receipt from the retailer of the insured item;
- The maximum amount payable under your policy shall be the original purchase price of the insured item, excluding delivery charges.

HOW TO MAKE A CLAIM

In the event of a claim under your policy, contact us on 0808 189 1453 or 0203 514 2354 from your mobile, 8am - 8pm GMT, Mon – Fri.

MAXIMUM AMOUNT PAYABLE FOR CLAIMS – INDIVIDUAL CLAIM LIMIT

Your policy provides cover up to the original price paid for the insured item on any one occasion and in aggregate over the period of cover.

YOUR CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 45 days of receiving the policy. See the section headed "Your Cancellation Rights"

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

HOW DO I MAKE A COMPLAINT?

SquareTrade's goal is to provide you with the best service possible at all times. If for any reason you are not satisfied with our service, contact SquareTrade and we will promptly review your case and respond to you. You can contact SquareTrade at: Customer Experience Manager, SquareTrade Limited, Unit 1.02 Enterprise House, 1-2 Hatfields, London, SE1 9PG.

We will contact you immediately after receiving your complaint to inform you of what action we are taking and explain our complaint handling process to you. Once you have received your final response from us, and if you are still not satisfied you can contact the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. By telephone on 0845 0801800 or 0300 1239 123 or by email: complaint.info@financial-ombudsman.org.uk